



**Dear Client,**

We inform you, that the Government of Hungary ensures payment moratorium until 31 December 2023 for agricultural enterprises. The payment moratorium applies to already utilized loans under an agreement existing as of 31 August 2022.

Those debtors can participate in the payment moratorium,

- a) who has a 2021 net revenue – calculated without the purchase value of the goods sold – from the specialized sector of a crop and animal production, hunting and related service activities, forestry and logging, fishing and aquaculture which reaches 50% of their 2021 annual net revenue, or
- b) where the purpose of the credit complies with one of the specialized sector in point a).

If You would like to participate in the payment moratorium, You must declare it until 15 September 2022. You can do this in person at our bank branch or online. The failure to meet the deadline for making the declaration is a limitation period.

Detailed information on the terms and conditions of the declaration is provided on our website: <https://www.ingwb.com/binaries/content/assets/support-content/compliance/legal-and-privacy-statements/hungary/moratorium/declaration-on-the-use-of-payment-moratorium-for-agricultural-enterprises.pdf>.

Kind regards,

**ING Bank N.V. Hungary Branch representing ING Bank N.V.**